

In response to the 6/3/2019 objection 11, we have segmented our policyholder dislocation by FireLine Score to demonstrate the dislocation by wildfire prone areas.

	PIF Count by FireLine Score							
% Dislocation	0	1	2	3	4	5	6	7+
<=-30%	1,538	10	12	5	2	-	-	-
(-30%, -25%]	3,833	26	29	10	2	-	-	-
(-25%, -20%]	12,118	194	79	21	12	-	1	-
(-20%, -15%]	44,384	646	316	98	25	1	4	-
(-15%, -10%]	71,666	1,072	781	252	104	10	31	3
(-10%, -5%]	86,732	2,192	1,517	442	228	11	65	20
(-5%, 0%]	62,443	3,790	2,693	563	376	18	91	20
(0%, 5%]	38,176	4,110	3,915	707	528	29	119	25
(5%, 10%]	18,724	3,497	3,819	887	785	73	153	49
(10%, 15%]	7,567	2,729	3,597	796	881	129	252	101
(15%, 20%]	3,338	1,700	2,783	674	843	147	348	126
(20%, 25%]	2,088	1,130	1,967	666	681	126	533	180
(25%, 30%]	1,340	1,216	1,394	814	633	150	495	236
(30%, 35%]	808	992	1,532	765	608	123	527	340
(35%, 40%]	549	823	1,560	888	581	156	471	361
(40%, 45%]	173	751	1,363	1,168	707	161	403	409
(45%, 50%]	75	427	1,324	1,378	967	121	460	351
(50%, 55%]	44	222	938	1,237	1,013	98	528	278
(55%, 60%]	42	77	549	827	1,035	134	581	295
(60%, 65%]	20	45	252	278	904	150	681	339
(65%, 70%]	13	25	97	137	461	105	937	388
(70%, 75%]	5	7	55	68	317	135	1,406	418
(75%, 80%]	2	1	33	32	126	80	1,847	524
(80%, 85%]	1	1	20	33	65	58	1,931	649
(85%, 90%]	3	-	3	18	43	32	1,684	795
(90%, 95%]	1	-	2	11	35	21	998	1,020
(95%, 100%]	-	-	-	5	22	9	502	1,241
(100%, 125%]	-	-	1	4	19	27	749	3,770
(125%, 150%]	-	-	1	1	4	9	156	649
(150%, 175%]	-	-	-	-	-	-	15	174
(175%, 200%]	-	-	-	-	-	-	4	20
>200%	-	-	-	-	-	-	-	-

[illegible]

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Exhibit 20A.2 - Additional Dislocation Details

Policies with higher FireLine scores receive the largest rate increases. The average CovA for policies receiving the largest rate increases is similar to the state-wide average.

% Dislocation	PIF Count	Average FireLine Score	Average CovA
<=-30%	1,567	0.04	1,066,680
(-30%, -25%]	3,900	0.03	671,861
(-25%, -20%]	12,425	0.04	479,036
(-20%, -15%]	45,474	0.04	374,695
(-15%, -10%]	73,919	0.06	369,874
(-10%, -5%]	91,207	0.09	373,417
(-5%, 0%]	69,994	0.19	411,958
(0%, 5%]	47,609	0.36	441,400
(5%, 10%]	27,987	0.67	457,975
(10%, 15%]	16,052	1.18	468,968
(15%, 20%]	9,959	1.67	477,484
(20%, 25%]	7,371	2.07	492,091
(25%, 30%]	6,278	2.35	481,205
(30%, 35%]	5,695	2.75	469,707
(35%, 40%]	5,389	2.95	448,774
(40%, 45%]	5,135	3.27	436,914
(45%, 50%]	5,103	3.48	422,770
(50%, 55%]	4,358	3.70	421,436
(55%, 60%]	3,540	4.13	450,050
(60%, 65%]	2,669	4.87	467,136
(65%, 70%]	2,163	5.65	465,542
(70%, 75%]	2,411	6.04	440,568
(75%, 80%]	2,645	6.43	413,111
(80%, 85%]	2,758	6.67	412,203
(85%, 90%]	2,578	6.92	405,731
(90%, 95%]	2,088	7.57	408,845
(95%, 100%]	1,779	8.32	405,892
(100%, 125%]	4,570	9.00	422,911
(125%, 150%]	820	9.23	476,123
(150%, 175%]	189	10.06	491,205
(175%, 200%]	24	9.71	498,652
>200%	1	9.00	301,500

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Exhibit 20A.3 - Dislocation Profiles**

In general, policies with high fireline score and in census blocks with high wildfire risk will have the largest rate increases. Below are the top 10 policies with the largest rate increases and their characteristics.

Policy	Zipcode	County	Census Block	Fireline Score	CovA Limit	Current Premium	Proposed Premium	% Increase
#1	96039	Siskiyou	060930005001	9	301,500	1,093	3,351	207%
#2	93924	Monterey	060530110002	9	486,400	1,324	3,915	196%
#3	93924	Monterey	060530110002	12	479,100	1,207	3,569	196%
#4	93923	Monterey	060530115021	12	1,069,200	3,048	8,980	195%
#5	95005	Santa Cruz	060871203021	9	485,400	913	2,683	194%
#6	95018	Santa Cruz	060871203011	9	515,800	1,111	3,264	194%
#7	95005	Santa Cruz	060871203013	9	547,500	769	2,255	193%
#8	95006	Santa Cruz	060871205004	9	478,300	1,524	4,466	193%
#9	93426	Monterey	060790100021	17	495,300	1,031	3,008	192%
#10	95006	Santa Cruz	060871204002	12	390,000	1,409	4,100	191%